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**To Many, Educational Vacations Are Smart Idea Travel: Universities, museums offer guides and lectures to help tourists stretch their minds.**

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CHICAGO -- Dr. David Terman spent years seeing the world before someone explained it to him.

Terman and his wife had hiked in the Rocky Mountains and traveled across Europe on their own before they went to Egypt with the University of Chicago. They replaced their own guidebooks with a long reading list, history books and a guide who specialized in Egyptology.

Terman is one of a growing number of travelers who are opting for vacations that stretch their minds, immerse them in another culture and help them grasp the significance of the sights they see.

**Universities**, museums and other organizations that sponsor so-called learning vacations say membership has swelled in the past decade as the population ages and more Americans decide they want to learn about the world through travel.

The American Museum of Natural History in New York--which claims to have been the first not-for-profit to offer learning vacations to adults with a 1953 excursion to Mayan ruins in Mexico's Yucatan Peninsula--now offers 55 trips a year.

Terman, a 61-year-old psychiatrist from the Chicago suburb of Wilmette, said he and his wife wanted an expert to help them navigate Egypt's complex history and culture. They were pleased with their decision to take the university tour.

At the Temple of Luxor, for instance, the Egyptologist explained how the sprawling 3,300-year-old complex was built, how it was used, what the hieroglyphics said and the symbolism behind the pictures carved in stone.

"They are wonderful images, but unless you have the knowledge and expertise to translate it, it's relatively meaningless," Terman said. "When you understand more, you appreciate the beauty of what you see."

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Learning vacations, although increasing in popularity, are still only a fraction of the billion-dollar-a-year travel industry.

Many not-for-profits say they are in the travel business to educate adults and cultivate donors--not to make money. In fact, Susan Givens, director of discovery tours for the American Museum of Natural History, said most trips just cover costs.

But for-profit groups are in the act as well. Holland America Line-Westours started offering historical and cultural lectures on its three-month world cruises in the late 1950s. Now, it offers them on 10-day trips between the United States and Europe, spokeswoman Juli Chase said.

The trips aren't for everybody, considering hours devoted to lectures and prices that range from \$2,000 for a University of Chicago trip to Italy's Tuscany region to \$37,000 for a monthlong, round-the-world trip on a private plane with the National Trust for Historic Preservation.

Retired Evanston elementary school teacher Mary Frances Eagle says going with an expert is worth the money.

"People say it's more expensive, but they don't realize how much more you get from a trip like that," Eagle said.

She went with the University of Chicago to Alaska and the Middle East. A geologist on her Alaska trip pointed out how glaciers had shaped the landscape and why various rock formations had different colors.

"Knowing nothing about geology myself, at least for the moment I knew what I was seeing," she said. "You have to know quite a lot to know what to look for."

An Egyptologist took Eagle's University of Chicago group to remote tombs in the Valley of the Kings in southern Egypt.

"We were off by ourselves in these essentially virgin tombs where everybody does not go," she said. "I remember crawling and crawling and crawling some more and finally getting into one of the tombs and seeing the most beautiful frescoes. There you sort of felt like what Egypt must have been like at that time thousands of years ago."

Eagle dodges tours that try to cram in too much or have participants always on the go. But she said traveling in a group has some benefits.

"If you've got to take a plane someplace, it's kind of nice to have somebody to make sure you get it," she said.

Most people who take educational vacations are retired, but those in their 40s have started signing up. Baby boomers who went to Europe when they were young now want something more, said Mara Dellipriscoli of the Travel Learning Conferences. She has tracked educational travel since the 1970s.

"They want some participation, understanding and interaction," she said. "They also want a nice hotel in the evening."

PHOTO: Mary Frances Eagle with watercolors she did on her travels.; PHOTOGRAPHER: Associated Press

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